

Information to identify the case:		
Debtor 1	<b>Thomas E Stumpf</b>	Social Security number or ITIN <b>xxx-xx-6490</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Stacy R Stumpf</b>	Social Security number or ITIN <b>xxx-xx-5453</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>15-70662-JAD</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas E Stumpf

Stacy R Stumpf

3/11/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas E Stumpf  
Stacy R Stumpf  
Debtors

Case No. 15-70662-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam

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Date Rcvd: Mar 11, 2021

Form ID: 3180W

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Thomas E Stumpf, Stacy R Stumpf, 2417 Grove Chapel Rd., Indiana, PA 15701-7134
cr	+ Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid, 6409 Congress Avenue, Suite 100, Suite 100 Boca Raton, FL 33487-2853
15293216	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14111618	+ Indiana Regional Medical Center, 835 Hospital Rd., PO Box 788, Indiana, PA 15701-0788
14111620	+ LVNV Funding, c/o Apothaker Scian PC, 520 Fellowship Rd. C306, PO Box 5496, Mount Laurel, NJ 08054-5496
14111623	+ Richard M Squire, Esq., One Jenkintown Station, Suite 104, 115 West Ave., Jenkintown, PA 19046-2031

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 12 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2021 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jennifer.chacon@spservicing.com	Mar 12 2021 04:49:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14111617	+ EDI: GMACFS.COM	Mar 12 2021 04:13:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14140250	EDI: GMACFS.COM	Mar 12 2021 04:13:00	Ally Financial f/k/a GMAC, PO Box 130424, Roseville, MN 55113-0004
14126491	+ Email/Text: bankruptcy@cavps.com	Mar 12 2021 04:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14111619	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Mar 12 2021 04:49:00	LSF8 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14179103	Email/PDF: resurgentbknofications@resurgent.com	Mar 12 2021 04:16:38	LVNV Funding, LLC its successors and assigns as, assignee of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC

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User: dkam

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14111622	Email/Text: blegal@phfa.org	Mar 12 2021 04:48:00	29603-0587 PHFA/HEMAP, 211 North Front Street, PO Box 8029, Harrisburg, PA 17105-5530
14111624	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 12 2021 04:16:34	The Secretary of Housing & Urban Dev., of Washington DC, The Wanamaker Building, 100 Penn Square East, Philadelphia, PA 19107-3380
14116541	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 12 2021 04:16:34	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, As Trustee F
cr		LSF8 Master Participation Trust
cr		Legacy Mortgage Asset Trust 2020-GS5
cr		Legacy Mortgage Asset Trust 2021-GS1
14111621	##+	Penn Credit Corp., 916 South 14th St., Harrisburg, PA 17104-3425

TOTAL: 4 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS1 bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor LSF8 Master Participation Trust ecfmil@mwc-law.com
Jerome B. Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal pawb@fedphe.com
Lauren Moyer	on behalf of Creditor LSF8 Master Participation Trust ecfmil@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee For etal wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael N. Vaporis	

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on behalf of Joint Debtor Stacy R Stumpf mvaporis@comcast.net jlcerovich@comcast.net

Michael N. Vaporis

on behalf of Debtor Thomas E Stumpf mvaporis@comcast.net jlcerovich@comcast.net

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor LSF8 Master Participation Trust smncina@rascrane.com

TOTAL: 11